

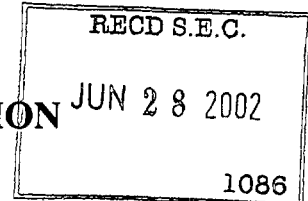
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549



02044973

FORM 11-K



MANUALLY SIGNED

(Mark One)

☒ ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 for the fiscal year ended December 31, 2001

OR

☐ TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 (NO FEE REQUIRED) for the transition period from _____ to _____

Commission file number: 000-22278

PROCESSED

P JUL 17 2002

- A. Full title of the plan and the address of the plan, if different from that of the issuer named below: **THOMSON FINANCIAL**

The Incentive Savings Plan of Queens County Savings Bank

- B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

**New York Community Bancorp, Inc. (Formerly Queens County Bancorp, Inc.)
615 Merrick Avenue
Westbury, NY 11590**

REQUIRED INFORMATION

Item 1-3. The Incentive Savings Plan of Queens County Savings Bank (the “Plan”) is subject to the Employee Retirement Income Security Act of 1974, as amended (“ERISA”) and files plan financial statements and schedules prepared in accordance with the financial reporting requirements of ERISA.

Exhibits

Accountant’s Consent to be filed by amendment

Plan Financial Statements to be filed by amendment

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this Annual Report to be signed on its behalf by the undersigned hereunto duly authorized.

**The Incentive Savings Plan of
Queens County Savings Bank**

Date: June 27, 2002

By: Bernard A. Terlizzi
Bernard A. Terlizzi
Plan Administrator